

# EXHIBIT D



[REDACTED] 9566

**Chase Home Finance LLC (OH4-7354)**

3415 Vision Drive

Columbus, Ohio 43219-6009

(800) 446-8939 Homeowner's Assistance Department

February 20, 2009

TRAVIS MICKELSON

DANIELLE H MICKELSON

436 EZDUZIT LANE

CAMANO ISLAND, WA 98282-0000

Account # [REDACTED] 9566

Property Address:

436 EZDUZIT LANE

CAMANO ISLAND, WA 98282

Dear Mortgagor(s):

This letter is to inform you that your request for a Loan Modification is in danger of being denied due to the failure to return the Loan Modification Agreements with the certified contribution funds and/or telephone calls.

Please provide both Modification Agreements (each signed, witnessed, and notarized) with the full contribution funds (certified checks and/or money orders) using the FedEx envelope provided to you to Chase Home Finance LLC by: **Thursday, February 26, 2009**

If you have already sent in the completed documents please contact us to confirm receipt.

At Chase, we value you as a customer and want to ensure your continued satisfaction. If you have any questions, please call us at (800) 446-8939.

To better serve our customers, the Chase Mortgage Assistance Call Center has extended its hours of operation from 8 a.m. to 9 p.m. ET.

Sincerely,

Homeowner's Assistance Department

Chase Home Finance LLC

(800) 446-8939

(800) 582-0542 TDD / Text Telephone

 9566

TRAVIS MICKELSON  
DANIELLE H MICKELSON  
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For California customers, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

Chase Home Finance LLC is attempting to collect a debt and any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.